

<Rules_Comments@ao.uscourts.gov>

04-BK-010



"Cary A. Gluesenkamp" <glue@bankruptcyhillsboro.co m>

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01/26/2005 01:33 PM

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То

Subject Proposed Bankruptcy Rule 4002-b-2 should not be adopted

Dear Sir or Madam:

I am an attorney practicing consumer bankruptcy law exclusively.

been practicing law for over 30 years. The proposed Rule 4002-b-2 is unnecessary and should not be adopted. It will unnecessarily increase the cost to an individual who needs to file bankruptcy with no benefit to the bankruptcy system. In my local jurisdiction the chapter 7 trustees decide on an individual case basis whether to request the information required to be produced by the proposed rule. In the vast majority of consumer chapter 7 cases, the information will not yield a dividend to creditors, since all trustees will not administer a chapter 7 for an estate with less than \$1,000 in non-exempt assets. In the event that there are sufficient non-exempt assets, the chapter 7 trustee may request account balance verification, and the debtor is required to produce it under his duties set forth in section 521(4). The local chapter 13 trustee does require the production of pay stubs and tax returns. However, the chapter 13 trustee is concerned with verifying that the requirements of section 1325(b) are met, a section that does not apply to a chapter 7 debtor. Thank you. Cary A. Gluesenkamp, PO Box 1866, Hillsboro, OR 97123 503-844-4800 glue@bankruptcyhillsboro.com Oregon State Bar No. 74115-8